



To: All Central Payroll and DOT employees
From: Janet Phipps, Director
Date: January 6, 2016
RE: Important Notice Regarding New Tax Documents for 2015 Tax Year

Per the Affordable Care Act (ACA) legislation, employers and insurance carriers must provide employees and insureds with new Internal Revenue Service (IRS) Forms providing information on health insurance offers and coverage for 2015. The information contained in these Forms is required for filing Federal income tax returns with the IRS for 2015.

All Central Payroll and DOT employees who were offered and/or enrolled in coverage through a State-sponsored Wellmark (Blue Cross Blue Shield of Iowa) insurance plan in 2015 are scheduled to receive one or more of the following Forms, depending upon employment status and insurance plan, by February 1, 2016:

You will receive **Form 1095-C from the State of Iowa** if you are a full-time employee who worked an average of 30 hours or more per week and were offered coverage in one of the State's self-funded health insurance plans.

This includes contract and non-contract employees in the Executive, Legislative, and Judicial Branches, as well as Department of Public Safety (DPS) Peace Officer candidates, for any of the following plans:

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|-------------------|----------------------|----------------|
| 1) Blue Access | 2) Blue Advantage | 3) Iowa Select |
| 4) Program 3 Plus | 5) Deductible 3 Plus | |

Contact the DAS Human Resources Enterprise at ACA@iowa.gov if you do not receive Form 1095-C from the State by February 10, 2016, OR if any information on the Form is incorrect. Corrections must be reported by March 1, 2016. An updated Form will be provided.

If you are a State Police Officers Council (SPOC) covered employee who has completed the academy and were offered coverage and enrolled in the fully-insured Alliance Select plan, you will receive Form 1095-C from the State and Form 1095-B from Wellmark (containing employee and dependent enrollment information).

Contact Wellmark at 1-800-622-0043 if you are a SPOC-covered employee and do not receive Form 1095-B from Wellmark by February 10, 2016, OR if any information on the Form is incorrect. Wellmark will provide an updated Form.

You will receive **Form 1095-B from the State of Iowa** if you are a part-time employee who worked on average of fewer than 30 hours per week and were enrolled in one of the State's self-funded health insurance plans.

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| 1) Blue Access | 2) Blue Advantage | 3) Iowa Select |
| 4) Program 3 Plus | 5) Deductible 3 Plus | |

Contact the DAS Human Resources Enterprise at ACA@iowa.gov if you do not receive Form 1095-B from the State by February 10, 2016, OR if any information on the Form is incorrect. Corrections must be reported by March 1, 2016. An updated Form will be provided.

Please retain these IRS Forms for your income tax records as proof of health insurance coverage to avoid potential penalties. Forms 1095-C and 1095-B verify you and any dependents had health insurance during the 2015 tax year and contain information required for filing Federal income tax returns for 2015. (Individual Mandate penalties may apply to uninsured individuals.)

Please be advised:

- The State of Iowa will provide only one form for all the individuals covered by your plan. You may need to make copies for your spouse or dependents.
- Form 1095 may also list the lowest monthly premium available for the self-only health insurance plan offered to you. The State is required to reflect the non-wellness contribution rate for reporting purposes, so if you qualified for a wellness incentive during the year the amount shown may not be the actual premium amount you pay.
- If you declined coverage and were not covered by a State of Iowa health insurance plan in 2015, you will still receive Form 1095-C indicating coverage was offered.
- If you were enrolled in a health insurance plan(s) not offered through the State of Iowa during the 2015 tax year, you should receive Forms 1095-C and/or 1095-B from other employers or insurance carriers.
- If you were covered as a dependent on another health insurance plan, you should be noted on Form 1095 issued by the providing employer or insurance carrier.

For more information refer to the DAS HRE [ACA webpage \(https://das.iowa.gov/human-resources/ACA\)](https://das.iowa.gov/human-resources/ACA) for samples of Form 1095-C, Form 1095-B, Frequently Asked Questions (FAQs), and additional resources, or contact the DAS Human Resources Enterprise at ACA@iowa.gov.

**** Please post for employees who do not have access to email. ****